(घ)क्या सरकार वेतन आयोग की सिफारिशों को शीघ्र कार्यान्वित करने का विचार रखती हैं और यदि हां, तो इस संबंध में कब तक कोई निर्णय लिए जाने की संभावना हैं ?

वित्त मंत्री (श्री पी. चिदम्बरम) : (क) से (ध) पांचवें वेतन आयोग द्वारा सुझाए गए वेतमानों सहित कुछ सिफारिशों के विरुद्व केन्द्रीय केन्द्रीय सरकारी कर्मचारियों की कुद एसोसिएशनों/यूनियानों ने सरकार को प्रतिवेदन दिया हैं । सरकार ने आयोग की सिफारिशों पर कार्यवाही के लिए सचिवों की एक अधिकार प्राप्त समिति का गठन किया हैं । कर्मचारियों के विचारों का अभिनिश्चय संयुक्त परामर्शदात्री तंत्र (जे.सी.एम.) की राष्ट्रीय परिषद के माध्यम से किया जाएगा तथा इस मामले पर निर्णय लेते समय इन्हें ध्यान में रखा जाएगा ।

Steps taken for recovery of debt from defaulters

357. SHRI DIPANKAR MUKHERJEE:
SHRI NILOTPAL BASU:

Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news item captioned "The Famous and Obscure on Bank Defaulters List" which appeared in Business Standard dated 15.8.96 regarding a highly confidential list of bank defaulters for the year ended March 31, 1995 containing the names of some of the most prominent croporate and individuals in the country;

(b) if so, the action taken so far by Govemment in recovering the debt from the defeaulters; and

(c) whether any amount has been targetted for recovery in the year 1996-97 and the amount
recovered so far against the same?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Yes, Sir.

(b) and (c) Banks have been advised to have documents of loan policy and loan recovery policy prepared and duly vetted by their Boards of Directors. Thus each bank now has a loan recovery policy which prescribes the manner of recovery of dues, targetted level of reduction norms for permitted waiver/sacrifice, factors to be taken into account before considering waivers, and monitoring of write-off/waiver cases etc. All these measures have shown positive results because the percentage of Non-Performing Assets to total advances has come down from 19.45 during 1994-95 to 17.12 during 1995-96. Banks lay down indicative targets for reduction of NPAs during a year rather than targets in individual cases.

NPA/Advances by Nationalised Banks

358. SHRI SANJAY DALMIA: Will the Minister of FINANCE be pleased to state:

(a) the details of the comparative figures relating to non-performing assets and advances made by nationalised banks during each of the last three years, bank-wise;

(b) the reasons for the decline in advances;

(c) the details of loan recovery policy followed by the banks and the achievements made thereunder during the above period; and

(d) the names of banks which have been showing poor performacne during the above period and the steps taken by them to improve their position?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) As per the information furnished by Reserve Bank of India (RBI) the details of the non-performing assets and advances of nationalised banks during the last three years are given in Statement I&II *(See below).*

(b) The advances of nationalised banks have not declined during the last three years except